

ADDENDUM TO MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

BEFORE ME, the undersigned authority in and for the County and State
aforesaid, personally appeared NEWELL H. OESTREICH and ELIZABETH W.
OESTREICH ("Affiant") who by me first being duly
sworn, deposes and says:

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1. Affiant has applied for a mortgage loan from Alliance Mortgage
Company ("Lender") to finance and purchase of (the "Property") located
at #8 1200 Pelham

2. Affiant understands that Lender is making the mortgage loan
pursuant to a commitment from the Investor to purchase the mortgage
loan from Lender.

3. Affiant also understands that Lender is making the mortgage
loan subject to preferred interest rates and downpayment requirements
since the property will provide a residence for the Affiant; and that
these special terms would not be available if the property was being
purchased as an investment property.

4. It is the Affiant who states that:

- a) He (she) will occupy the property as a primary residence.
- b) The property is being purchased for the sole purpose of
occupancy and not for the purpose of being leased, rented,
or used for investment purposes.

5. In the event the Investor requires that the Lender re-purchase
the mortgage loan on the grounds that the property is an investment
property and not a residence, Lender may accelerate the payment of the
mortgage loan, and, if the same is not paid within fifteen (15) days of
Lender's notice of acceleration, Lender may declare Affiant in default
and enforce Lender's rights with appropriate legal action.

6. Further, in the event it is found that the property was
purchased as an investment property and not a primary residence, Lender
may accelerate the payment of the mortgage loan, and, if the same is
not paid within fifteen (15) days of Lender's notice of acceleration,
Lender may declare Affiant in default and enforce Lender's rights with
appropriate legal action.

Newell H. Oestreich
Borrower - Newell H. Oestreich
Elizabeth W. Oestreich
Co-borrower - Elizabeth W. Oestreich

Sworn to and subscribed before me
this 27th day of September 84

Brian M. [Signature]
Notary Public, State and County
List aforesaid.
My commission expires:
7-12-89

9880

RECORDED SEP 28 1984 at 3:01 P.M.